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Case 07-11368 (Official Form 1) (04/07) Filed 06/26/07 Entered 06/26/07 11:51:43 Desc Main Doc 1 Document Page 1 of 30 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Colbert Glenn, Belinda All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Belinda Glenn Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 3615 than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 4412 Bretz Drive Richton Park, IL ZIPCODE ZIPCODE **60471-1857** County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Chapter of Bankruptcy Code Under Which Type of Debtor Nature of Business (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 15 Petition for Health Care Business Chapter 7 ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker
Commodity Broker Partnership √ Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Nature of Debts Other (Check one box) **✓** Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) Chapter 11 Debtors: Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. ☐ A plan is being filed with this petition
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-100-5,001-10,001-25,001-50,001-200-1.000-Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000  $\checkmark$ П Estimated Assets \$0 to \$10,000 to \$100,000 to \$1 million More than

\$100 million

\$1 million

\$100 million

\$100 million

More than

\$100 million

\$1 million

\$100,000 to

\$1 million

\$100,000

\$50,000 to

\$100,000

\$10,000

Estimated Liabilities

\$0 to

of the petition.

Document

Entered 06/26/07 11:51:43 Page 3 of 30

Desc Main FORM B1, Page 3

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Colbert Glenn, Belinda

## **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Belinda Colbert Glenn

Signature of Debtor

**Belinda Colbert Glenn** 

Х

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 25, 2007

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

#### Signature of Attorney

# X /s/ Timothy K. Liou

Signature of Attorney for Debtor(s)

#### Timothy K. Liou 06229724

Printed Name of Attorney for Debtor(s)

Law Office Of Timothy K. Liou

Firm Name

Suite 361, 575 West Madison Street

Chicago, IL 60661-2614

(312) 474-7000

Telephone Number

June 25, 2007

Date

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Χ

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Х

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-11368 Official Form 1, Exhibit D (10/06)

Doc 1 Filed 06/26/07 Entered 06/26/07 11:51:43

Desc Main

Page 4 of 30 Document United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.
Colbert Glenn, Belinda		Chapter 13
I	Debtor(s)	•

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

[7] 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file
a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be

dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(I does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

the agency no later than 15 days after your bankruptcy case is filed.

Signature of Debtor:	/s/ Belinda Colbert Glenn

Date: June 25, 2007

# Case 07-11368 Doc 1

# Filed 06/26/07

Filed 06/26/07 Entered 06/26/07 11:51:43 Desc Main Document Page 5 of 30 United States Bankruptcy Court Northern District of Illinois

IN	NRE:		Case No
Co	olbert Glenn, Belinda		Chapter <b>13</b>
	De	ebtor(s)	
	DISCLOSURE (	OF COMPENSATION OF ATT	ORNEY FOR DEBTOR
1.		ptcy, or agreed to be paid to me, for services ren	he above-named debtor(s) and that compensation paid to me within ndered or to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept		ss3,500.00
	Prior to the filing of this statement I have received		\$
	Balance Due		\$ <b>3,500.00</b>
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed	d compensation with any other person unless the	y are members and associates of my law firm.
	I have agreed to share the above-disclosed co together with a list of the names of the people		ot members or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the ban	skruptcy case, including:
	<ul><li>b. Preparation and filing of any petition, schedul</li><li>c. Representation of the debtor at the meeting of</li></ul>	d rendering advice to the debtor in determining des, statement of affairs and plan which may be referred to a confirmation hearing, and any adjected in a confirmation hearing, and any adjected in a confirmation hearing, and any adjected in a confirmation hearing, and other contested bankruptey matters or ney Fee Agreement.	required; journed hearings thereof;
6.	By agreement with the debtor(s), the above disclos Representation pursuant to Sec. 523	ed fee does not include the following services: shall be billed at \$295.00 per hour.	
		CERTIFICATION	
	certify that the foregoing is a complete statement of proceeding.		ne for representation of the debtor(s) in this bankruptcy
_	June 25, 2007	/s/ Timothy K. Liou	
Ι -	Date		Signature of Attorney

Law Office Of Timothy K. Liou

Name of Law Firm

# Case 07-11368 Doc 1 Filed 06/26/07 Entered 06/26/07 11:51:43 Desc Main Document Page 6 of 30 UNITED STATES BANKRUPTCY COURT

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

# Case 07-11368 Doc 1 Filed 06/26/07 Entered 06/26/07 11:51:43 Desc Mair Document Page 7 of 30

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	-

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Colbert Glenn, Belinda	X /s/ Belinda Colbert Glenn	6/25/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 07-11368 Doc 1 Filed 06/26/07 Entered 06/26/07 11:51:43 Desc Main

Colbert Glenn, Belinda 4412 Bretz Drive Richton Park, IL 60471-1857 Document Page 8 of 30 Professional Recovery Service Box 1880 Vorhees, NJ 08043

Law Office Of Timothy K. Liou Suite 361, 575 West Madison Street Chicago, IL 60661-2614

Bank of America Box 26012 Greensboro, NC 27420

HSBC Bank Nevada P.O Box 19360 Portland, OR 97280

HSBC Card Services Box 17051 Baltimore, MD 21297-1051

Midland 149 East Thompson Avenue West St Paul, MN 55118

Nationwide Cassel Limited Partnership 3435 North Cicero Avenue Chicago, IL 60641

Nelnet, Inc. P.O. Box 2877 Omaha, NE 68103

Nicor Northern Illinois Gas Box 310 Aurora, IL 60507-0310

Nuvell Credit Corporation Box 2365 Memphis, TN 38101

Case 07-11368 Official Form 6 - Summary (10/06)

Doc 1 Filed 06/26/07

Entered 06/26/07 11:51:43 Desc Main

Document Page 9 of 30 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:		Case No.
Colbert Glenn, Belinda		Chapter 13
·	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	\$ 200,000.00		
B - Personal Property	Yes	2	\$ 8,395.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 181,473.99	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 16,513.55	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 8,705.05
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 8,266.77
	TOTAL	14	\$ 208,395.00	\$ 197,987.54	

Case 07-11368 Doc 1 Official Form 6 - Statistical Summary (10/06)

Filed 06/26/07 Entered 06/26/07 11:51:43 Desc Main

Document Page 10 of 30 **United States Bankrupcty Court** 

**Northern District of Illinois** 

IN RE:		Case No
Colbert Glenn, Belinda		Chapter 13
	Debtor(s)	*

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 8,705.05
Average Expenses (from Schedule J, Line 18)	\$ 8,266.77
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 2,530.12

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 39,148.99
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 16,513.55
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 55,662.54

Case 07-11368	Doc 1	Filed 06/26/07	Entered 06/26/07 11:51:43
		Document	Page 11 of 30

IN RE Colbert Glenn, Belinda

Case No.

Desc Main

Debtor(s)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtor's primary residence commonly known as 4412 Bretz Drive, Richton Park, IL 60471-1857	Fee Simple		200,000.00	139,000.00

TOTAL

200,000.00

(Report also on Summary of Schedules)

Case 07-11368 Doc 1 Filed 06/26/07 Entered 06/26/07 11:51:43 Desc Main Document Page 12 of 30

\_ Case No. \_

IN RE Colbert Glenn, Belinda

Debtor(s)

#### **SCHEDULE A - REAL PROPERTY**

**Continuation Sheet - Page 1 of 1** 

**Chapter 7 Liquidation Analysis/ Equity Analysis** 

Value of primary residence = \$200,000.00

Minus:

Mortgage on primary residence = \$139,000.00

Costs of sale at 10% of sale price (includes customary selling broker's commission, real estate tax prorations, title insurance, survey, and the like) = \$20,000.00

Net proceeds in liquidation = \$41,000.00

Minus joint tenant's 1/2 share of proceeds = \$20,550.00 Minus Debtor's homestead exemption = \$15,000.00

Net proceeds in liquidation = \$5,500.00

Case	07-11368	Doc 1
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Filed 06/26/07 Document

Entered 06/26/07 11:51:43 Page 13 of 30

Desc Main

IN RE Colbert Glenn, Belinda

Case No.

Debtor(s)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial		Checking account held by TCF Bank		100.00
	accounts, certificates of deposit, or shares in banks, savings and loan,		Savings account held by Credit Union		100.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account held by TCF Bank		25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
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Page 14 of 30

Entered 06/26/07 11:51:43 Desc Main

\_ Case No. \_

IN RE Colbert Glenn, Belinda

Debtor(s)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Pontiac Grand Am SC w/70k miles in poor condition; purchased 06/2003 inoperable		4,145.00
			2001 Chevrolet Cavalier with 128.8k miles; purchased 01/01		3,325.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
				TAL	8,395.00

Case 07-11368
Official Form 6C (04/07)
IN RF Colbert Glenn Belinda

Doc 1 Filed 06/26/07 Document F

Entered 06/20 Page 15 of 30

Entered 06/26/07 11:51:43 Desc Main

Debtor(s)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	
(Check one box)	

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

\_ Case No. \_\_

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Debtor's primary residence commonly known as 4412 Bretz Drive, Richton Park, IL 60471-1857	735 ILCS 5/12-901	15,000.00	200,000.00
SCHEDULE B - PERSONAL PROPERTY			
Checking account held by TCF Bank	735 ILCS 5/12-1001(b)	100.00	100.00
Savings account held by Credit Union	735 ILCS 5/12-1001(b)	100.00	100.00
Savings account held by TCF Bank	735 ILCS 5/12-1001(b)	25.00	25.00
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
2001 Chevrolet Cavalier with 128.8k miles; purchased 01/01	735 ILCS 5/12-1001(c)	2,400.00	3,325.00

Filed 06/26/07 Document

Entered 06/26/07 11:51:43 Page 16 of 30

Case No.

IN RE Colbert Glenn, Belinda

Debtor(s)

Doc 1

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9726			Mortgage on Debtor's primary residence;				139,000.00	
Midland 149 East Thompson Avenue West St Paul, MN 55118			no arrears					
			VALUE \$ 200,000.00					
ACCOUNT NO. 9952			two student loan balances; \$15,917.92				37,186.92	37,186.92
Nelnet, Inc. P.O. Box 2877 Omaha, NE 68103			-21,269.00; forebearance until 02/2008					
			VALUE \$	1				
ACCOUNT NO. 9301			Title to 2001 Chevrolet Cavalier;				5,287.07	1,962.07
Nuvell Credit Corporation Box 2365 Memphis, TN 38101			contractual monthly payment was \$346.21					
			VALUE \$ 3,325.00	1				
ACCOUNT NO.								
			VALUE \$		L			
<b>0</b> continuation sheets attached			(Total of th		otota		\$ 181,473.99	\$ 39,148.99
		J)	Use only on last page of the completed Schedule D. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t al: tati	stic	n al	<b>\$ 181,473.99</b>	\$ 39,148.99

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Filed 06/26/07 Entered 06/26/07 11:51:43 Page 17 of 30

Case No.

Desc Main

IN RE Colbert Glenn, Belinda

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Debtor(s)

Doc 1

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). \* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment. • continuation sheets attached

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Filed 06/26/07 Document

Entered 06/26/07 11:51:43 Desc Main Page 18 of 30

Case No.

IN RE Colbert Glenn, Belinda

Debtor(s)

Doc 1

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND AMOUNT INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE CLAIM (See Instructions Above.) ACCOUNT NO. 7245 charge **Bank of America** Box 26012 Greensboro, NC 27420 3,321.32 charge ACCOUNT NO. 8743 **HSBC Card Services** Box 17051 Baltimore, MD 21297-1051 2,126.11 Anticipated deficiency balance for the 1999 ACCOUNT NO. 7480 **Pontiac Grand Am** Nationwide Cassel Limited Partnership 3435 North Cicero Avenue Chicago, IL 60641 4,634.91 utiltiy service ACCOUNT NO. **Nicor Northern Illinois Gas** Box 310 Aurora, IL 60507-0310 2.400.00 Subtotal 12,482.34 1 continuation sheets attached (Total of this page) (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Document

Doc 1 Filed 06/26/07 Entered 06/26/07 11:51:43 Desc Main Page 19 of 30

\_\_ Case No. \_\_

IN RE Colbert Glenn, Belinda

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7627</b>			charge	H		H	
Professional Recovery Service Box 1880 Vorhees, NJ 08043			· ·				2,031.21
ACCOUNT NO.			Assignee or other notification for:	$\forall$		Н	2,031.21
HSBC Bank Nevada P.O Box 19360 Portland, OR 97280			Professional Recovery Service				
ACCOUNT NO.			collection	$\forall$		H	
Spiegel Debtor To Provide							2,000.00
ACCOUNT NO.							
ACCOUNT NO.	_						
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub nis p			\$ 4,031.21
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t alse tatis	tica	n al	<b>\$ 16,513.55</b>

Case 07-11368	Doc 1	Filed 06/26/07	Entered 06/26/07 11:51:43	3
		Dooumont	Dogo 20 of 20	

Document

Page 20 of 30

Case No.

Desc Main

IN RE Colbert Glenn, Belinda

Debtor(s)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DERTOR'S INTERES				
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.			

Case 07-11368	Doc 1	Filed 06/26/07	Entered 06/26/07 11:51:43	Desc Main
		Document	Page 21 of 30	

IN RE Colbert Glenn, Belinda

Debtor(s)

#### **SCHEDULE H - CODEBTORS**

Case No.

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Filed 06/26/07 Doc 1

Entered 06/26/07 11:51:43 Desc Main Page 22 of 30

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

IN RE Colbert Glenn, Belinda

Debtor's Marital Status

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Document

Case No.

DEPENDENTS OF DEBTOR AND SPOUSE

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Married		RELATIONSHIP(S): Husband Son				AGE(S) <b>59</b> <b>22</b>	c .
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Five Years	s Schhol District 143 1/2 S F Harrison Avenue	eneral Contrad elf-Employed ive Years	tor			
	gross wages, sa	r projected monthly income at time case filed llary, and commissions (prorate if not paid mo		\$ \$	DEBTOR <b>2,882.08</b>		SPOUSE
3. SUBTOTAL				\$	2,882.08	\$	0.00
<ul><li>4. LESS PAYROL</li><li>a. Payroll taxes a</li><li>b. Insurance</li><li>c. Union dues</li><li>d. Other (specify)</li></ul>	nd Social Secur	ity		\$ \$ \$	109.07 694.53 54.17 319.26	\$ \$	
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$	1,177.03	\$	0.00
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,705.05	\$	0.00
8. Income from rea 9. Interest and divid 10. Alimony, maint that of dependents	I property lends enance or suppo listed above	of business or profession or farm (attach deta		\$ \$ \$		\$ \$ \$	7,000.00
11. Social Security (Specify)		ment assistance		\$ \$		\$ \$	
12. Pension or retir 13. Other monthly				\$		\$	
(Specify)				\$ \$ \$		\$ \$ \$	
14. SUBTOTAL O	F LINES 7 TH	HROUGH 13		\$		\$	7,000.00
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 1	4)	\$	1,705.05	\$	7,000.00
		ONTHLY INCOME: (Combine column tota otal reported on line 15)	ls from line 15;		<b>\$</b>	8,705.	.05

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

\_ Case No. \_\_\_\_\_

IN RE Colbert Glenn, Belinda

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Debtor(s)

SCHEDULE J - CURRENT EAPENDITURES OF INDIVIDUAL DEDITOR	r(9)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate.	e any paymen	ts made biweekly
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separat	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,516.00
a. Are real estate taxes included? Yes ✓ No		
b. Is property insurance included? Yes No		
2. Utilities:	ф	250.00
a. Electricity and heating fuel     b. Water and sewer	\$	250.00 50.00
c. Telephone	\$ \$	120.00
d. Other Haircuts And Personal Hygiene	\$ —— \$	75.00
d. Odlor	\$	
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	225.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$ \$	
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	80.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ.	
(Specify)	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	—— <sub>2</sub> —	
a. Auto	\$	
b. Other See Schedule Attached	\$	522.77
b. Other	\$	<u> </u>
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	4,753.00
17. Other	\$	
	\$	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	<sub>\$</sub>	8,266.77
applicable, on the Statistical Sammary of Certain Endonnies and Related Data.	$^{-}$	0,200
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	of this dog	ımant:
None	JI tills doct	illelit.
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	8,705.05
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	¢	8,266.77 438.28
c. Monuny net income (a. innus v.)	φ	<del>4</del> JU.20

Case 07-11368 Doc 1 Filed 06/26/07 Entered 06/26/07 11:51:43 Desc Main Document Page 24 of 30

IN RE Colbert Glenn, Belinda Case No. \_\_\_\_\_

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

Other Installment Payments (DEBTOR) **Diabetes Medication** 

100.00 422.77

Husband's Auto Installment Payment Student Loan Payment Starting 02/2008 Will Be \$200.00 /Mo. Doc 1 Filed 06/26/07 Document

Entered 06/26/07 11:51:43 Desc Main Page 25 of 30

Case No.

IN RE Colbert Glenn, Belinda

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Debtor(s)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_16 sheets (total shown on

Date: June 25, 2007	Signature: /s/ Belinda Colbert Glenn  Belinda Colbert Glenn	Debto
Date:	Signature:	
		(Joint Debtor, if any [If joint case, both spouses must sign.]
DECLARATION AND SIGN	ATURE OF NON-ATTORNEY BANKRUPTCY PETIT	ION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debt and 342 (b); and, (3) if rules or guideline	(1) I am a bankruptcy petition preparer as defined in 1 or with a copy of this document and the notices and informs have been promulgated pursuant to 11 U.S.C. § 110(hand the debtor notice of the maximum amount before preparat section.	mation required under 11 U.S.C. §§ 110(b), 110(h)) setting a maximum fee for services chargeable by
Printed or Typed Name and Title, if any, of Bar	akruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is no responsible person, or partner who signs	an individual, state the name, title (if any), address, at the document.	nd social security number of the officer, principal
Address		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all is not an individual:	other individuals who prepared or assisted in preparing the	is document, unless the bankruptcy petition prepare
If more than one person prepared this doc	ument, attach additional signed sheets conforming to the	appropriate Official Form for each person.
A bankruptcy petition preparer's failure t imprisonment or both. 11 U.S.C. § 110;	o comply with the provision of title 11 and the Federal Ri 18 U.S.C. § 156.	ules of Bankruptcy Procedure may result in fines o
DECLARATION UNDER	R PENALTY OF PERJURY ON BEHALF OF COR	RPORATION OR PARTNERSHIP
I, the		or an authorized agent of the corporation or a
member or an authorized agent of the (corporation or partnership) named a schedules, consisting of sh knowledge, information, and belief.	partnership) of the	ry that I have read the foregoing summary and they are true and correct to the best of my
Date:	Signature:	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# Case 07-11368 Doc 1 Filed 06/26/07 Entered 06/26/07 11:51:43 Desc Main Document Page 26 of 30 United States Bankruptcy Court

# **Northern District of Illinois**

IN RE:	Case No	
Colbert Glenn, Belinda Chapter 13		
Debtor(s)	_	
BUSINESS INCOME AND EXPEN	SES	
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLU operation.)	<u>DE</u> information directly re	ated to the business
<b>PART A</b> - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:		
1. Gross Income For 12 Months Prior to Filing:	\$	
<b>PART B</b> - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:		
2. Gross Monthly Income:		\$
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:		
<ol> <li>Net Employee Payroll (Other Than Debtor)</li> <li>Payroll Taxes</li> <li>Unemployment Taxes</li> <li>Worker's Compensation</li> <li>Other Taxes</li> <li>Inventory Purchases (Including raw materials)</li> <li>Purchase of Feed/Fertilizer/Seed/Spray</li> <li>Rent (Other than debtor's principal residence)</li> <li>Utilities</li> <li>Office Expenses and Supplies</li> <li>Repairs and Maintenance</li> <li>Vehicle Expenses</li> <li>Travel and Entertainment</li> <li>Equipment Rental and Leases</li> <li>Legal/Accounting/Other Professional Fees</li> <li>Insurance</li> <li>Employee Benefits (e.g., pension, medical, etc.)</li> <li>Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):</li> </ol>	\$	
21. Other (Specify):	\$	
22. Total Monthly Expenses (Add items 3-21)		\$ 4,753.00
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME		
23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)		\$ 2,247.00

Case 07-11368 Official Form 7 (04/07)

Doc 1

Filed 06/26/07 Entered 06/26/07 11:51:43 Document Page 27 of 30 **United States Bankruptcy Court** 

Northern District of Illinois

Desc Main

IN RE:	Case No	)
Colbert Glenn, Belinda	Chapter	13
Del	tor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2007: approx. \$29,000.00; 2006: approx. \$27,337.00; and 2005: approx. \$30,106.00.

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 07-11368		07 Entered 06/26/07 11:51:4: Page 28 of 30	B Desc Main
None	preceding the commencement of	orimarily consumer debts: List earth case if the aggregate value of apter 12 or chapter 13 must include.	each payment or other transfer to any creditor f all property that constitutes or is affected by s ude payments and other transfers by either or	uch transfer is not less than \$5,475.
None		ed debtors filing under chapter	ately preceding the commencement of this ca 12 or chapter 13 must include payments by eit bint petition is not filed.)	
4. Sui	its and administrative proceeding	ngs, executions, garnishments	and attachments	
None		ors filing under chapter 12 or ch	btor is or was a party within <b>one year</b> immedapter 13 must include information concerning a joint petition is not filed.)	
AND <b>Natic</b>	TION OF SUIT CASE NUMBER onwide Cassel v. Belinda ert Glenn, 07M1107480	NATURE OF PROCEEDING Judgment	COURT OR AGENCY AND LOCATION Circuit Court of Cook County, County Department, First Dist	
None	the commencement of this case.	(Married debtors filing under o	zed under any legal or equitable process within thapter 12 or chapter 13 must include informate spouses are separated and a joint petition is	tion concerning property of either
5. Re	possessions, foreclosures and re	turns		
None	the seller, within one year imme	ediately preceding the commend	a foreclosure sale, transferred through a deed in element of this case. (Married debtors filing un- tes whether or not a joint petition is filed, unless	der chapter 12 or chapter 13 must
6. Ass	signments and receiverships			
None		apter 12 or chapter 13 must inclu	rs made within <b>120 days</b> immediately precedi de any assignment by either or both spouses wh	

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Case 07-11368	Doc 1	Filed 06/26/07	Entered 06/26/07 11:51:43	Desc Main
		Document	Page 30 of 30	

#### 18. Nature, location and name of business

**V** 

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>June 25, 2007</b>	Signature /s/ Belinda Colbert Glenn	
	of Debtor	Belinda Colbert Glenn
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.